



## Home Elevation Pays Off on Dauphin Island

### Full Mitigation Best Practice Story

#### *Mobile County, Alabama*

**Dauphin Island, AL** - By going beyond the required elevation for their home, Beth and Stan Houston were spared flood damages from Hurricane Ivan. Their home is located on Dauphin Island, a narrow barrier island south of Mobile. Hurricane Ivan, a Category 3 hurricane with 130 mph winds, made landfall on September 15, 2004, and battered areas like Dauphin Island with 5 to 12 feet of tidal surge and up to 15 inches of rain.



Dauphin Island's floodplain management ordinance requires homes to be elevated 1 foot above the Base Flood Elevation, as identified in the community's National Flood Insurance Program (NFIP) Flood Insurance Rate Map. Rather than building their home to the minimum required elevation, the Houston Family chose to elevate their home 12 feet. It was a good decision. Floodwaters reached approximately 5 feet in their neighborhood yet no water reached their home. And, since flood insurance premiums are based upon risk and the elevation of the structure, their flood insurance rates are lower than the rates of less elevated or non-elevated homes in their neighborhood.

The Houston Family also receives a 10 percent discount on their flood insurance premium through the Town of Dauphin Island's participation in the NFIP's Community Rating System (CRS). The discounted premium is based on floodplain management activities administered by Dauphin Island that exceed the minimum NFIP requirements. CRS communities may receive discounts of 5 to 45 percent on flood insurance premiums throughout their jurisdiction based on their CRS Class Rating.

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Alabama**

County: **Mobile County**

City/Community: **Dauphin Island**

### Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding; Hurricane/Tropical Storm**

Activity/Project Type: **Floodplain Management**

Activity/Project Start Date: **10/1998**

Activity/Project End Date: **10/1999**

Funding Source: **Community Rating System (CRS); National Flood Insurance Program (NFIP)**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **Homeowner**

### Activity/Project Economic Analysis

Cost: **Amount Not Available**

### Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **No**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **2004**

Repetitive Loss Property? **Unknown**

### Reference URLs

Reference URL 1: **<http://www.floodsmart.gov>**

Reference URL 2: **<http://www.csc.noaa.gov/clearinghouse>**

### Main Points

- Homeowners elevated property
- Dauphin Island's floodplain management ordinance requires homes to be elevated 1 foot above the Base Flood Elevation, as identified in the community's National Flood Insurance Program (NFIP) Flood Insurance Rate Map. Rather than building their home to the minimum required elevation, one family chose to elevate their home 12 feet.
- Homeowners received a 10 percent discount on their flood insurance premium through the town's participation in the NFIP's Community Rating System (CRS)